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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Yo ı	ur full name		
gov ider	te the name that is on your ernment-issued picture httfication (for example, r driver's license or	Antonio First name	First name
•	sport).	Middle name	Middle name
ider	g your picture tification to your meeting the trustee.	Mendoza Last name	Last name
WILLI	i tile trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	other names you		
hav yea	re used in the last 8 irs	First name	First name
	ude your married or den names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
you	ly the last 4 digits of ır Social Security	xxx - xx - <u>3404</u>	XXX - XX
Indi	nber or federal vidual Taxpayer	OR	OR
Idei	ntification number	9xx - xx	9xx - xx

Case 18-27401 Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main Page 2 of 71 Document Antonio Mendoza Case Number (if known) Debtor 1 Middle Name **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 6955 W 63rd St Number Street Number Street Chicago IL 60638 City ZIP Code City ZIP Code COOK County County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code Check one: Check one: Why you are choosing this district to file for

bankruptcy.

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

Nave another reason. (See 28 U.S.C. § 1408	Explain.

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

(See	28 U.S.C	C. § 1408	3	

I have another reason. Explain.

Page 3 of 71 Document Antonio Mendoza Debtor 1 Case Number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the District NDIL ______When ____03/15/2018 Case Number last 8 years? Yes. MM / DD / YYYY When ____11/23/2015 Case Number _____15-39785 District NDIL MM / DD / YYYY _____ When ___ _____ Case Number ____ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. Debtor ___ not filing this case with District _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you __ Case Number, if known _____ When District MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12

Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Case Number (if known) ______

	First Name	Middle Name	Last Name
Pa	Report About Any Busin	esses You Owi	n as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it	■ No. □ Yes.	Go to Part 4. Name and location of business Name of business, if any Number Street
	to this petition.		City Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriation balance sidocument No. I No. I Yes.	filing under Chapter 11, the court must know whether you are a small business debtor so that it can set te deadlines. If you indicate that you are a small business debtor, you must attach your most recent heet, statement of operations, cash-flow statement, and federal income tax return or if any of these is do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). am not filing under Chapter 11. am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Pa 14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	■ No.	What is the hazard? If immediate attention is needed, why is it needed?
			Where is the property?
			City State ZIP Code

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Mendoza

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Part 5:

Debtor 1

Explain Your Efforts to Re

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

Antonio

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Case Number (if known)

		16a Are vour debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. & 101(8)		
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." □No. Go to line 16b.				
		Yes. Go to line 17.				
			business debts? Business debts are debts estment or through the operation of the busine	-		
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts you o	owe that are not consumer debts or business of	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and		er 7. Do you estimate that after any exempt pes are paid that funds will be available to distril			
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∐Yes.				
18.	How many creditors do	1-49	1,000-5,000	2 5,001-50,000		
	you estimate that you	□ 50-99	5 ,001-10,000	5 0,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000		
19.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
_		\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion		
20.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your liabilities to be?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be:	■ \$100,001-\$500,000 ■ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Par	t 7: Sign Below	— \$500,001-\$1111111011	4 100,000,001-4500 Hillion	More than \$50 billion		
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
			oter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	• • • • • • • • • • • • • • • • • • • •		
		- ·	did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 342			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.		
		_	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for ud 3571.			
		★ /s/ Antonio Mendoza	×			
		Signature of Debtor 1	Signa	ture of Debtor 2		

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Debtor 1 Antonio Pirst Name Middle Name Last Name Page 7 Of 7 L

Case Number (if known) _______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Derrick Lugardo	Date	Date: 09/28/2018			
Signature of Attorney for Debtor	54.0	MM / DD / YYYY			
David Derrick Lugardo					
Printed name			-		
Geraci Law L.L.C.					
Firm name			_		
55 E. Monroe St., #3400					
Number Street					
Chicago	IL	60603	_		
City	State	ZIP Code	•		
Contact Phone 312-332-1800	Email ad	dressndil@gera	acilaw.com		
6256311	IL				
Bar number	State				

Fill in this in	nformation to iden	ntify your case:	
Debtor 1	Antonio		Mendoza
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	r		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 205,000
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 8,380
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 213,380
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$155,844
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$5,035
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$138,144
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$6,789.25
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,472.00

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Case Number (if known) Document

<u>Antonio</u> Debtor 1

First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
☐ No	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
You fam	ind of debt do you have? If debts are primarily consumer debts. Consumer debts are those "incurred by an individual prinily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. If debts are not primarily consumer debts. You have nothing to report on this part of the form. One form to the court with your other schedules.	C. § 159.				
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 9,5					
	ne following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Part 4 of Schedule E/F, copy the following:	Total claim				
9a. Do	mestic support obligations (Copy line 6a.)	\$_0.00				
9b. Tax	tes and certain other debts you owe the government. (Copy line 6b.)	\$_5,035.00				
9c. Cla	ims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stu	dent loans. (Copy line 6f.)	\$_5,967.00				
	igations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_0.00				
9f. Del	ots to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	_			
9g. To t	al. Add lines 9a through 9f.	\$_11,002.00				

Fill in this	Caco 19 27/			Entered 09/28/18	15:13:35	Desc	Main	
T III III UIIs	information to identify you	ur case and this min	y•	0 of 71				
Debtor 1	Antonio		Mendoza					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name					
		NODTHERN BUILD	.r. III INOIO					
United Sta	tes Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)				Db1- '6 4b-'	_ !
Case Num (If known)	ber					_	Check if thi amended fi	
	Form 106A/P					•	inenaea n	iiig
	Form 106A/B							
Schedu	ule A/B: Proper	rty						12/15
ategory who	ere you think it fits best. Be for supplying correct inforr your name and case numb	e as complete and ac mation. If more space er (if known). Answe	curate as possible. If two ma	fits in more than one category irried people are filing togethe e sheet to this form. On the to re an Interest In	er, both are eq	ually		
	• •	quitable interest in a	ny residence, building, land,	or similar property?				
∐ No	o. es. Describe							
	ss. Describe		What is the property? Check	k all that apply.	Do not dedu	uct secured clain	ns or exemption	ons. Put
6955 V	V. 63rd St.		Single-family home		the amount	of any secured of	claims on Sch	nedule D:
Street ac	ddress, if available, or other des	cription	Duplex or multi-unit building	g	Creditors vv	Vho Have Claims	Secured by F	Property
			Condominium or cooperative	ve	Current val entire prop		Current va	alue of the
			Manufactured or mobile ho	me	entire prop	erty :	portion ye	ou own:
Chicag		IL 60638	Land		\$	205,000.00	\$	205,000.00
City	S	State ZIP Code	Investment property					
County			Timeshare Other			ne nature of yo		· -
County					-	ıch as fee sim es, or a life es		-
			Who has an interest in the p	roperty? Check one.		•		
			Debtor 1 only					
			Debtor 2 only Debtor 1 and Debtor 2 only	,	Check	if this is a cor	nmunity pro	perty
			At least one of the debtors		(see in	structions)		
			_	to add about this item, such	as local			
			property identification num	40 40 400 050 0		_		
	dallar valva af tha martian y	var aventar all of var	ur entries fro Part 1, including					
		•	·	g any entries for pages				\$205,000.00
								Ψ200,000.00
Part 2:	Describe Your Vehicles							
-	·			registered or not? Include any ecutory Contracts and Unexpire				
No		utility vehicles, moto	orcycles					
Ye	es. Describe Make:	Cadillac	Who has an interest in the p	property? Check one	Do not dodu	uat accurred alaim	o or overntin	ano But
	Model:	Escalade	Debtor 1 only		the amount	of any secured claim	laims on Sch	edule D:
		2005	Debtor 2 only			/ho Have Claims		
	Year:		Debtor 1 and Debtor 2 only	,	Current val		Current va	
	Approximate Mileage:	165,000	At least one of the debtors	and another	chine prop	-	portion yo	
	Other information:		—		\$	2,950.00	\$	2,950.00
	2005 Cadillac Escalade w 165,000 miles.	vith over	Check if this is commu instructions)	nity property (see				
			J					

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Desc Main

Debtor 1

	ristrant	Widdle Name	East Name		
04.	Watercraft, aircraft, mot	or homes, ATVs and other	r recreational vehicles, othe	r vehicles, and accessories	
	Examples: Boats, trailers, n	notors, personal watercraft, fish	ning vessels, snowmobiles, motor	cycle accessories	
	No.				
	Yes. Describe				
5. 4	Add the dollar value of th	e portion you own for all o	of your entries fro Part 2, inc	luding any entries for pages	0.050.00
	you have attached for Pa	rt 2. Write that number he	re	>	\$ 2,950.00

		-	oortion you own for all of your entries fro Part 2, including any entries for pages 2. Write that number here>		\$ 2,950.00
	Part 3:	Describe Your Per	sonal and Household Items		
Do	you own o	or have any legal	or equitable interest in any of the following items?	p	current value of the ortion you own? o not deduct secured claims r exemptions
06.	Examples No.		nishings urniture, linens, china, kitchenware		
	Yes	. Describe	Furniture, linens, small appliances, table & chairs, bedroom set, miscellaneous household goods	\$2,500	\$ 2,500.00
07.		s: Televisions and rad	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		<u> </u>
	Yes	. Describe	Flat screen TV, computer, printer, music collection, cell phone	\$1,500	\$ 1,500.00
08.	Examples		nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		·
	Yes	. Describe			\$0.00
09.	Examples	nt for sports and s: Sports, photograph ks; carpentry tools; m	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
	Yes	. Describe			\$0.00
10.	Examples No.	s: Pistols, rifles, shotç	guns, ammunition, and related equipment		
	Yes	. Describe			\$0.00
11.	Examples No.	s: Everyday clothes, t	rurs, leather coats, designer wear, shoes, accessories		
	Yes	. Describe	Necessary wearing apparel	\$250	\$ <u>250.0</u> 0
12.	Jewelry Examples gold, silve		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes	. Describe	Jewelry, costume jewelry	\$150	\$ 150.00
13.	Non-farm Examples	a animals s: Dogs, cats, birds, h	iorses		φ <u>130.0</u> 0
	Yes	. Describe			\$0.00

Desc Main

ebtor 1	AHIOHIO				
	=				
	First Name	Middle Name			

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14.	Any other	personal and ho	ousehold items you did not already list, including any health aids you did not list			
	Yes.	Describe	Books, CDs, DVDs & Family Photos	\$80	\$	80.00
			of your entries from Part 3, including any entries for pages you have attached			\$4,480.00
	Part 4:	escribe Your Fin	nancial Assets			
Do	you own or	have any legal	or equitable interest in any of the following?	port Do n	rent value of tion you own not deduct secu xemptions	?
16.	Cash Examples: No. Yes.	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		\$	0.00
17.		Checking, savings	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.		<u> </u>	
18	Yes.		Account Type: Institution name: Checking Account 5/3 Bank ublicly traded stocks		\$ \$	950.00 950.0 0
10.			ment accounts with brokerage firms, money market accounts Institution or issuer name:		ę	0.00
19.	Non-public No. Yes.		and interests in incorporated and unincorporated businesses, including an interest in Name of Entity and Percent of Ownership:		Ψ	
20.	Negotiable	instruments includ	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.		\$	<u> </u>
21.		Describe t or pension accounterests in IRA. El	Issuer name: counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		\$	0.00
	No. Yes.		Type of account and Institution name:		\$	0.00
22.	Your share		payments sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications			
23.	Yes.	Describe A contract for a	Institution name or individual: periodic payment of money to you, either for life or for a number of years)		\$	0.00
	No. Yes.	Describe	Issuer name and description:		¢	0.00
24.		n an education I § 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).		\$	<u> </u>
25.	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): interests in property (other than anything listed in line 1), and rights or powers		\$	0.00
	No. Yes.	Describe			•	0.00
			I .		ς.	0.00

Debtor 1 Antonio Case 18-27401 Doc 1

First Name Middle Name

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26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.			other general intangibles cclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Мо	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured or exemptions	
28.	Tax refund	s owed to you			
	Yes.	Describe		\$	0.00
29.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	_	
	Yes.	Describe		\$	0.00
30.	Examples:		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		insurance polic Health, disability, o	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	· ·	
	Yes.	Describe	Auto insurance \$0 Employer-provided medical insurance \$0 Homeowners insurance \$0	•	0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	· ·	
	Yes.	Describe		\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	1 +	
	Yes.	Describe			0.00
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>	0.00
	Yes.	Describe		s	0.00
35.	Any financ	-	id not already list		
	Yes.	Describe		\$	0.00
			of your entries from Part 4, including any entries for pages you have attached	\$	\$950.00

Antonio Case 18-27401

Doc 1

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Desc Main

Debtor 1

First Name Middle Name

Filed 09/28/18	
Mendoza	
Document	
Döcüment	

Part 5:	escribe Any Busin	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you ow	n or have any leg	al or equitable interest in any business-related property?	
No.			
Yes.			
			Current value of the
			portion you own?
			Do not deduct secured claims or exemptions
38. Accounts	receivable or con	nmissions you already earned	
No.			
Yes.	Describe		
			\$0.00
-	ipment, furnishin		
	Business-related co	mputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No.	December - E		
Yes.	Describe		\$ 0.00
40. Machinery	۔ fixtures, equipn,	nent, supplies you use in business, and tools of your trade	<u> </u>
No.			
Yes.	Describe		
_			\$ <u>0.0</u> 0
41. Inventory			
No.	_		
Yes.	Describe		
42 Interests i	ا n partnerships or	ioint vontures	\$0.00
No.	-	Name of Entity and Percent of Ownership:	
Yes.	Describe	Name of Entity and Percent of Ownership.	
□ 103.	Describe		\$ 0.00
43. Customer	lists, mailing lists	s, or other compilations	
No.			
Yes.	Describe		
			\$ <u>0.0</u> 0
	ess-related prope	erty you did not already list	
No.			
Yes.	Describe		\$ 0.00
	L		ş <u> </u>
45. Add the do	llar value of all o	f your entries from Part 5, including any entries for pages you have attached	
for Part 5.	Write that numbe	r here>	\$ 0.00
			<u> </u>
raile of	-	and Commercial Fishing-Related Property You Own or Have an Interest In.	
_	-	e an interest in farmland, list it in Part 1.	
No.	ii or nave any leg	pal or equitable interest in any farm- or commercial fishing-related property?	
Yes.	Describe		
1 es.	Describe		\$ 0.00
47. Farm anim	als		<u> </u>
Examples:	Livestock, poultry, fa	arm-raised fish	
No.			
Yes.	Describe		
40 0			\$0.00
	her growing or h	arvested	
No.	Danasiha [
Yes.	Describe		\$ 0.00
49. Farm and	ا ishing equipmen	t, implements, machinery, fixtures, and tools of trade	
No.	J		
Yes.	Describe		
			\$0.00

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50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		
51. Any farm- and commercial fishing-related property you did not already list		\$ <u>0.0</u> 0
No. Yes. Describe		
Tes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for p	ages you have attached	
for Part 6. Write that number here	>	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List	t Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 205,000.00
56. Part 2: Total vehicles, line 5	\$ 2,950.00	
57. Part 3: Total personal and household items, line 15	\$ 4,480.00	
58. Part 4: Total financial assets, line 36	\$ 950.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 8,380.00	\$ 8,380.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$213,380.00

Official Form 106A/B Record # 791371 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to iden	ntify your case:	
Debtor 1	Antonio		Mendoza
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Identify the Property You Claim as Exemp	•								
1. Which set of exemptions are you claiming? Chec	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
You are claiming state and federal nonbankrup	tcy exemptions . 11 U.S.C.	§ 522(b)(3)							
You are claiming federal exemptions. 11 U.S.C	. § 522(b)(2)								
2. For any property you list on Schedule A/B that you	ou claim as exempt, fill in	the information below.							
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption						
	Copy the value from Schedule A/B	Check only one box for each exemption							
Brief 6955 W. 63rd St. Chicago IL 60638 description: - Primary Residence	\$_ 205,000	\$ _ 15,000	735 ILCS 5/12-901						
Line from Schedule A/B: 01		100% of fair market value, up to any applicable statutory limit							
Brief 2005 Cadillac Escalade with over description: 165,000 miles.	\$_2,950	\$ _ 2,400	735 ILCS 5/12-1001(c)						
Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit							
Brief Furniture, linens, small appliances, table & chairs, bedroom set, miscellaneous household goods	\$_2,500	\$ 1,540	735 ILCS 5/12-1001(b)						
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit							
Brief Flat screen TV, computer, printer, description: music collection, cell phone	\$_1,500	\$1,500	735 ILCS 5/12-1001(b)						
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit							
Official Form 106C Record # 791371 Schedule C: The Property You Claim as Exempt Page 1 of 2									

Debtor 1 Antonio

First Name

Document

Page 17 of 71 Case Number (if known)

Middle Name Last Name

Part 2	tional Page				
-	Brief description of the property and line on Schedule A/B that lists this property		Amount of the exemption you claim	Specific laws that allow	exemption
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	Necessary wearing apparel	\$ <u>250</u>	\$ _ 250	735 ILCS 5/12-1001(a),(e)	
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit		
Brief description:	Jewelry, costume jewelry	\$ <u>150</u>	\$_ 150	735 ILCS 5/12-1001(a),(e)	
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
Brief description:	Books, CDs, DVDs & Family Photos	\$_80	\$_ 80	735 ILCS 5/12-1001(a)	
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		
Brief description:	Checking Account, 5/3 Bank, 950.00	\$_950	\$_950	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
No. Yes. Did you No Yes.	u acquire the property covered by t	ne exemption within 1,215 o	days before you filed this case?		
Li Tes.					
Official Form 1060	C Record # 791371	Schedule C: T	he Property You Claim as Exempt		Page 2 of 2

Fill in this in	Caso 19 27/10 formation to identify your		Eilad 00/29/19	Entered 09/28/2 8 of 71	18 15:13:35	Desc Main	
	Antonio		Mendoza				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :	NORTHERN_ Dist	rict of <u>ILLINOIS</u> (State)				
Case Number	•					Check if this	
	- 40CD					amended fil	ing
	orm 106D	_		-			40/45
			laims Secured by F		or cumplying correct		12/15
formation. If n		by the Additiona	people are filing together, both Il Page, fill it out, number the e			ny	
	ditors have claims secure	•	,				
			urt with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
	I in all of the information be		,				
	i iii dii di die iiiidiiiiddii be	510W.					
Part 1:	List All Secured Claims					_	
2. List all sec	cured claims. If a creditor	has more than or	ne secured claim, list the credito	or separately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
		•	ular claim, list the other creditors		Do not deduct the	that supports this	portion
As much a	is possible, list the claims i	n alphabetical or	der according to the creditors na	ame.	value of collateral	claim	If any
2.1 City of 0	Chicago Dept of Water		Describe the property that secur	es the claim:	\$_3,700.00	<u>\$ 205,000.00</u>	\$ <u>0.00</u>
Creditor's I			6955 W. 63rd St. Chicago IL 60	638 - Primary			
Number	LaSalle St Street		Residence				
Room 1	07		As of the date you file, the claim	is: Check all that apply.			
Ohioona			Contingent				
Chicago		60602 Zip Code	Unliquidated				
14/1-	the debto object		Disputed				
Debtor	the debt? Check one.		Nature of Lien. Check all that appl An agreement you made (such a	•			
Debtor 2	•		car loan)	o mongago or occaroa			
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and anothe	er	Judgment lien from a lawsuit				
Check	if this claim relates to a		Other (including a right to offset)				
	unity debt		l aat 4 dinita af aasaumt uumahau				
0.0	was incurred	_	Last 4 digits of account number Describe the property that secur		\$ 23,294.00	\$ 205,000.00	\$ 0.00
Creditor's I	ot of HUD				<u> </u>	Ψ	<u> </u>
	orate Circle		6955 W. 63rd St. Chicago IL 60 Residence	030 - Pilillary			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Albany	NY	12203	Contingent Unliquidated				
City	State	Zip Code	Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that appl	y.			
Debtor	· ·		An agreement you made (such a	s mortgage or secured			
Debtor 2	•		car loan)	and aniala Review			
=	1 and Debtor 2 only one of the debtors and anothe	er	Statutory lien (such as tax lien, n Judgment lien from a lawsuit	necrianic's lien)			
_			Other (including a right to offset)				
	if this claim relates to a unity debt						
	was incurred	_	Last 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 26,994.00

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2.3	Wells Fargo Home Mort	tgage	Describe the property that secures the claim:	\$ _128,850.00	\$ <u>205,000.00</u>	\$ <u>0.00</u>
	Creditor's Name 8480 Stagecoach Cir		6955 W. 63rd St. Chicago IL 60638 - Primary Residence			
	Number Street					
	Frederick	MD 21701	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated			
	City	State Zip Code	Disputed			
\ \ \	Who owes the debt? Check	one.	Nature of Lien. Check all that apply.			
	Debtor 1 only		An agreement you made (such as mortgage or secured			
L	Debtor 2 only		car loan)			
	Debtor 1 and Debtor 2 onl	у	Statutory lien (such as tax lien, mechanic's lien)			
[At least one of the debtors	and another	Judgment lien from a lawsuit			
[Check if this claim relat	tes to a	Other (including a right to offset)			
	Date Debt was incurred		Last 4 digits of account number			
Par	List Others to Be	Notified for a Debt Tha	at You Already Listed			

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>155,844.00</u>

Part 2:

	Caco 19 27/0	1 Doc 1	Eilad 00/29/19	Entered 09/28	/18 15·13·35	Desc Main	
Fill in this in	formation to identify your	case:		0 of 71	10 10.10.00	2000 Main	
Debtor 1	Antonio		Mendoza				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : N	ORTHERN District	of ILLINOIS				
			(State)			□ Check i	f this is an
Case Number (If known)						amende	
	4005/5					amende	a illing
<u> Jificial Fo</u>	orm 106E/F						
Schedule	E/F: Creditors W	/ho Have U	nsecured Claims				12/15
List the other paragraph (Coreditors with property (Coreditors with property the property op of any addit	arty to any executory cont Official Form 106A/B) and of artially secured claims that he Part you need, fill it out, ional pages, write your na	racts or unexpired on Schedule G: Ex at are listed in Sch number the entrie me and case numb	ditors with PRIORITY claims leases that could result in a ecutory Contracts and Une edule D: Creditors Who Haves in the boxes on the left. A per (if known).	a claim. Also list executo expired Leases (Official F ve Claims Secured by Pro	ry contracts on <i>Sched</i> orm 106G). Do not incl operty. If more space is	ule ude any s	
Part 1:	ist All of Your PRIORITY Un	secured Claims					
1. Do any cred	ditors have priority unsecu	ured claims agains	t you?				
☐ No. Go	to Part 2.						
Yes.							
	our priority unsecured cla	ims. If a creditor ha	s more than one priority uns	ecured claim list the credi	itor separately for each	claim For	
unsecured (claims, fill out the Continuat	tion Page of Part 1.	in alphabetical order according If more than one creditor how ions for this form in the instru-	lds a particular claim, list t	-	· ·	Nonpriority amount
2.1 IRS Pric	ority Debt	Las	t 4 digits of account number	3404	\$_5,035.00	\$ 5,035.00	\$ 0.00
Creditor's I			-	2016			
PO Box		Who	en was the debt incurred?	2016			
Number	Street						
			of the date you file, the claim	is: Check all that apply.			
Philadel	phia PA 1	9101	Contingent				
City	State Z	Zip Code	Unliquidated				
_	the debt? Check one.	Ш	Disputed				
Debtor 1	•	-	(DDIODITY d. ala				
Debtor 2	2 only 1 and Debtor 2 only		e of PRIORITY unsecured cla Domestic support obligations	ım:			
=	one of the debtors and another	_	Taxes and certain other debts yo	ou owe the government			
=	if this claim relates to a	_	,	.			
_	inity debt		Claims for death or personal injur	ry while you were			
	n subject to offest?	i	intoxicated				
No No			Other. Specify				
Yes							
Part 2:	ist All of Your NONPRIORIT	Y Unsecured Claims	5				
3. Do any cred	ditors have nonpriority uns	secured claims aga	ainst you?				
☐ No. You	u have nothing to report in t	this part. Submit th	is form to the court with your	other schedules.			
Yes.							
_	our nonpriority unsecured	claims in the alph	abetical order of the credito	or who holds each claim	If a creditor has more to	nan one	
nonpriority included in	unsecured claim, list the cre	editor separately for editor holds a partic	each claim. For each claim ular claim, list the other credi	listed, identify what type o	f claim it is. Do not list o	claims already	
							Total claim

D	ebtor 1	Antonio	Page 21 of 71 Case Number (if known)	
_		First Name Middle Name	Last Name	
L	4.1	Allstate Insurance	Last 4 digits of account number	\$ <u>17,000.00</u>
ı		Creditor's Name	When was the debt incurred?	
ı		75 Executive Pkwy	when was the debt incurred?	
ı		Number Street		
ı			As of the date you file, the claim is: Check all that apply.	
ı		Hudson OH 44237-0001	Contingent	
ı		City State Zip Code	Unliquidated	
ı	w	The owes the debt? Check one.	Disputed	
ı		Debtor 1 only		
ı	Ē	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Ē	Debtor 1 and Debtor 2 only	Student loans.	
ı	Ē	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Ē	Check if this claim relates to a	that you did not report as priority claims	
ı		community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is	the claim subject to offest?		
ı		No	Other. Specify Insurance	
L		Yes		
L	4.2	ALLY Financial	Last 4 digits of account number	\$ 16,886.00
Γ		Creditor's Name		
ı		200 Renaissance Ctr.	When was the debt incurred?	
ı		Number Street		
ı			As of the date you file, the claim is: Check all that apply.	
ı			Contingent	
ı		Detroit MI 48243	Unliquidated	
ı	w	City State Zip Code Yho owes the debt? Check one.	Disputed	
ı		Debtor 1 only		
ı	F	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	F	Debtor 1 and Debtor 2 only	Student loans.	
ı	F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	F	Check if this claim relates to a	that you did not report as priority claims	
ı	L	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is	the claim subject to offest?		
ı		No	Other. Specify	
ı		Yes		
Γ	4.3	American Infosource	Last 4 digits of account number	\$ <u>443.00</u>
Γ		Creditor's Name		
ı		PO Box 71083	When was the debt incurred?	
ı		Number Street		
ı			As of the date you file, the claim is: Check all that apply.	
ı			Contingent	
ı		Charlotte NC 28272	Unliquidated	
ı	10	City State Zip Code (ho owes the debt? Check one.	Disputed	
ı	•			
	F	Debtor 1 only	Tune of NONDDIODITY unaccured elem-	
	F	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.	
	Ļ	Debtor 1 and Debtor 2 only		
	Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	L	Check if this claim relates to a	that you did not report as priority claims	
	ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	Ī	No	Other. Specify Debt Owed	
	f	Yes	Office. Specify	
10	_			

Debtor 1 Antonio Document Page 22 of 71 Case Number (if known)

Pε	Your NONPRIORITY Unsecured Claims - Continuation Page				
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.4	Anselmo Lindberg Oliver LLC	Last 4 digits of account number	\$ <u>0.00</u>		
	Creditor's Name				
	1771 West Diehl Rd.	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Name william III COECO	Contingent			
	Naperville IL 60563	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans.			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?	_			
	No	Other. Specify Notice Only			
	∐ Yes				
4.5	Capital One	Last 4 digits of account number	\$ <u>945.00</u>		
	Creditor's Name	When we do to the form of 0			
	PO Box 30285	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Salt Lake City UT 84130	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans.			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	■ No	Other. Specify Credit Card or Credit Use			
	Yes City of Chicago - Dept of Revenue		\$ 3,519.00		
4.6	Creditor's Name	Last 4 digits of account number	\$ <u>3,319.00</u>		
	121 N. LaSalle St	When was the debt incurred?			
	Number Street				
	Room 107	As of the date you file the claim in Check all that apply			
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60602	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	☐ Student loans.			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
	No	Other Secrify Fines			
	Nos	Other. Specify Fines			

Debtor 1 Antonio Document Page 23 of 71 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - Continuation Page			
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim	
4.7	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>1,500.00</u>	
	Creditor's Name			
	121 N. LaSalle St	When was the debt incurred?		
	Number Street			
	Room 107	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Chicago IL 60602	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Turns of MONDRIORITY was sound alsim.		
	= '	Type of NONPRIORITY unsecured claim: Student loans.		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce		
	At least one of the debtors and another	that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts		
	No	Other. Specify Debt Owed		
	Yes			
4.8	CMRE Financial Services, Inc.	Last 4 digits of account number	\$ _765.00	
	Creditor's Name			
	3075 E. Imperial Hwy., #200	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Brea CA 92821	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	= '	Turns of MONDRIORITY was sound alsim.		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce		
	At least one of the debtors and another	that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts		
	No	Other. Specify Credit Extended to Debtor(s)		
	Yes	()		
4.9	Comcast Cable	Last 4 digits of account number	\$ _504.00	
	Creditor's Name			
	1701 John F. Kennedy Blvd	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Philadelphia PA 19103	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	<u> </u>		
	No	Other. Specify Cable Bill		
	Yes	<u> </u>		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Daymar College \$ 5,967.00 Last 4 digits of account number _ Creditor's Name 7400 E Arapahoe Rd Ste 10 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Englewood CO 80112 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes DirecTV \$ 546.00 Last 4 digits of account number 4.11 Creditor's Name PO Box 78626 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Phoenix 85062 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ____Utility Bills/Cellular Service Yes First Premier Bank **\$** 568.00 Last 4 digits of account number 4.12 Creditor's Name PO Box 5524 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use Yes

Debtor 1 Antonio Document Page 25 of 71 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - Continuation Page			
After	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim	
4.13	Honor Finance	Last 4 digits of account number 8601	\$ _7,488.00	
	Creditor's Name			
	909 Davis St, Suite 260	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Evanston IL 60201	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?			
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto		
	Yes			
4.14	Illinois State Toll Hwy Auth	Last 4 digits of account number	<u>\$ 100.00</u>	
	Creditor's Name			
	2700 Ogden Ave.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Days	Contingent		
	Downers Grove IL 60515-1703	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?			
	No	Other. Specify Fines		
	LIPO Non Priority		* 4 204 00	
4.15	IRS Non-Priority	Last 4 digits of account number	\$ <u>1,391.00</u>	
	Creditor's Name PO Box 7346	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Philadelphia PA 19101	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	Toyon Fodoral State/Local		
	Nes Nes	Other. Specify Taxes - Federal, State/Local		

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Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page			
After listing	g any entries on this page, number them beg	inning with 4.4, followed by 4.5, and so forth.	Total Claim	
4.16 Jef	fferson Capital Systems LLC	Last 4 digits of account number	<u>\$ 286.00</u>	
	ditor's Name			
_	9 Box 7999	When was the debt incurred?		
Nun	nber Street			
_		As of the date you file, the claim is: Check all that apply.		
Sai	int Cloud MN 56302	Contingent		
City		Unliquidated		
,	owes the debt? Check one.	Disputed		
De	ebtor 1 only			
De	ebtor 2 only	Type of NONPRIORITY unsecured claim:		
De	ebtor 1 and Debtor 2 only	Student loans.		
At	least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
CI	heck if this claim relates to a	that you did not report as priority claims		
	ommunity debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the	claim subject to offest?	Overally Endeaded to Polytopics		
Ye		Other. Specify Credit Extended to Debtor(s)		
	Y Jewelers	Last 4 digits of account number	\$ 1,167.00	
4.17	ditor's Name	Last 4 digits of account number	<u> </u>	
	5 Ghent Rd	When was the debt incurred?		
Nun	nber Street			
		As of the date you file, the claim is: Check all that apply.		
_		Contingent		
Fai	rlawn OH 44333	Unliquidated		
City	State Zip Code owes the debt? Check one.	Disputed		
_	ebtor 1 only			
_ =	ebtor 2 only	Type of NONPRIORITY unsecured claim:		
_ =	ebtor 1 and Debtor 2 only	Student loans.		
_ =	least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
_ =	heck if this claim relates to a	that you did not report as priority claims		
	ommunity debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the	claim subject to offest?			
No	0	Other. Specify Credit Extended to Debtor(s)		
Ŭ Y€				
4.10	hl's/Capital One	Last 4 digits of account number	\$ <u>1,028.00</u>	
	ditor's Name Box 3115	When was the debt incurred?		
_	mber Street	——————————————————————————————————————		
l litturi	oli et			
_		As of the date you file, the claim is: Check all that apply.		
Mil	waukee WI 53201	Contingent		
City	State Zip Code	Unliquidated		
	owes the debt? Check one.	Disputed		
_ =	ebtor 1 only			
_ =	ebtor 2 only	Type of NONPRIORITY unsecured claim:		
_ =	ebtor 1 and Debtor 2 only	Student loans.		
=	least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	heck if this claim relates to a ommunity debt	that you did not report as priority claims		
	eclaim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
No		Other. Specify Credit Card or Credit Use		
		Onion Opening		

Schedule E/F: Creditors Who Have Unsecured Claims

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.40	LVNV Funding LLC	Last 4 digits of account number 8803	\$ 0.00
4.19	Creditor's Name	Last 4 digits of account number8803	\$
	PO Box 10584	When was the debt incurred? 2018	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Greenville SC 29603	Contingent	
	City State Zip Code	Unliquidated	
· '	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.20	MacNeal Health Network	Last 4 digits of account number	\$ <u>50.00</u>
	Creditor's Name	When you do do he had become 10	
	2384 Paysphere Circle	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01: " 00074	Contingent	
	Chicago IL 60674	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Other. Specify	
4.21	MacNeal Hospital	Last 4 digits of account number	\$ 150.00
4.21	Creditor's Name		•
	75 Remittance Dr., Ste. 1209	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60675-1209		
	City State Zip Code	Unliquidated	
['	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing	g any entries on this page, number them beg	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22	acNeal Physicians Group LLC	Last 4 digits of account number	\$ <u>100.00</u>
	ditor's Name	When we the debt become 10	
	42 Paysphere Circle	When was the debt incurred?	
Nur	mber Street		
_		As of the date you file, the claim is: Check all that apply.	
Oh.	i II	Contingent	
_	icago IL 60674	Unliquidated	
City Who	y State Zip Code owes the debt? Check one.	Disputed	
_	ebtor 1 only	_	
_ =	ebtor 2 only	Type of NONPRIORITY unsecured claim:	
_ =	ebtor 1 and Debtor 2 only	Student loans.	
_ =	t least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
_ =		that you did not report as priority claims	
	heck if this claim relates to a ommunity debt	Debts to pension or profit-sharing plans, and other similar debts	
	e claim subject to offest?	Debts to pension of profestioning plans, and other similar debts	
No		Other. Specify Medical/Dental Services	
	es	Office: Specify	
4.23 Mic	dland Funding, LLC	Last 4 digits of account number	\$1,204.00
_	ditor's Name		-
88	75 Aero Drive, # 200	When was the debt incurred?	
Nur	mber Street		
		As of the date you file, the claim is: Check all that apply.	
_			
Sa	n Diego CA 92123	Contingent	
City	y State Zip Code	Unliquidated	
Who	owes the debt? Check one.	Disputed	
De	ebtor 1 only		
L De	ebtor 2 only	Type of NONPRIORITY unsecured claim:	
	ebtor 1 and Debtor 2 only	Student loans.	
At	t least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Пс	heck if this claim relates to a	that you did not report as priority claims	
	ommunity debt	Debts to pension or profit-sharing plans, and other similar debts	
	e claim subject to offest?		
N N N N N N N N N N N N N N N N N N N		Other. Specify Credit Card or Credit Use	
L Ye			
4.24 On	nemain Financial	Last 4 digits of account number	\$ <u>2,963.00</u>
	ditor's Name	When we the debt incomed?	
_	01 Colwell Blvd	When was the debt incurred?	
Nur	mber Street		
_		As of the date you file, the claim is: Check all that apply.	
l		Contingent	
_	ing TX 75039	Unliquidated	
City Who	y State Zip Code owes the debt? Check one.	Disputed	
	ebtor 1 only	-	
_ =	ebtor 2 only	Type of NONPRIORITY unsecured claim:	
_ =	ebtor 1 and Debtor 2 only	Student loans.	
_ =	t least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
_ =		that you did not report as priority claims	
	heck if this claim relates to a ommunity debt	Debts to pension or profit-sharing plans, and other similar debts	
	e claim subject to offest?	Debte to pension or pronesnanny pians, and other similar debts	
No		Other. Specify Personal Loan	
		Onto: Opcomy	

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Case Number (if known)

Debtor 1 Antonio

First Name

Last Name

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.25	Oportun	Last 4 digits of account number	<u>\$ 565.00</u>
	Creditor's Name		
	1600 Seaport Blvd Ste 25	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Redwood City CA 94063	Unliquidated	
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Personal Loan	
\sqsubseteq	Yes		4 000 00
4.26	Peoples Energy	Last 4 digits of account number	\$ <u>4,000.00</u>
	Creditor's Name 130 E. Randolph Dr.	When was the debt incurred?	
	Number Street	When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60601	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No □.,	Other. Specify Utility Bills/Cellular Service	
H	Yes Porania LLC		\$ _1,278.00
4.27		Last 4 digits of account number	\$ 1,270.00
	Creditor's Name PO Box 11405	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Memphis TN 38111	☐ Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Paris as its Daht Owed	
	Yes	Other. Specify Debt Owed	
1 4			

Official Form 106E/F

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Pari	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.28	Portfolio Recovery Assoc.	Last 4 digits of account number	\$ 1,290.00
	Creditor's Name		
	120 Corporate Blvd., Ste. 100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Newfalls NA 00500	Contingent	
	Norfolk VA 23502	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
- ا	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
<u> </u>	Yes		
4.29	Premier Bank	Last 4 digits of account number	<u>\$ 921.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 5147 Number Street	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No □.,	Other. Specify Credit Card or Credit Use	
H	Yes Prestige Financial SVC	Last 4 digits of account number 4876	\$ 23,087.00
4.30		Last 4 digits of account number 48/6	\$ 23,007.00
	Creditor's Name 351 W Opportunity Way	When was the debt incurred? 2016-06-23	
	Number Street		
		As of the date can file the element of Charlett that and	
		As of the date you file, the claim is: Check all that apply.	
	Draper UT 84020	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Deficiency Peneld/Comid Auto	
	Yes	Other. Specify Deficiency, Repo'd/Surr'd Auto	

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Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page		
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so fo	orth.	Total Claim
4.31	Secretary of State	Last 4 digits of account number 814	4	\$_0.00
	Creditor's Name	204		
	2701 S. Dirksen Pkwy.	When was the debt incurred? 201	<u> </u>	
	Number Street			
		As of the date you file, the claim is: Check	all that apply.	
		Contingent		
	Springfield IL 62723	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Notice Only		
	Lyes Speedy Popid Cook			4 1 202 00
4.32		Last 4 digits of account number	· 	\$ <u>1,392.00</u>
	Creditor's Name 3527 N Ridge Rd	When was the debt incurred?		
	Number Street	when was the dest incurred:		
	PO BOX 780408			
	PO BOX 780406	As of the date you file, the claim is: Check	all that apply.	
	Wichita KS 67205	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
	Is the claim subject to offest?	_		
	No	Other. Specify PayDay Loan		
	∐Yes	_		
4.33	Springleaf Financial	Last 4 digits of account number	<u> </u>	\$ <u>3,273.00</u>
	Creditor's Name			
	601 NW Second St.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check	all that apply.	
		Contingent		
	Evansville IN 47708	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONDBIODITY		
		Type of NONPRIORITY unsecured claim: Student loans.		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agree	oment or diverse	
	At least one of the debtors and another	that you did not report as priority claims	anient of divolce	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
	Is the claim subject to offest?	L Debits to pension of profit-straining plans, and	Tourer Similar depts	
	No	Other. Specify		
	Yes	Outer. Specify		

Page 32 of 71 Case Number (if known) **Document** Antonio Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page		
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so fort	h.	Total Claim
4.34	State Farm Insurance	Last 4 digits of account number2927_		\$ 28,569.00
	Creditor's Name	2010		
	State Farm Bldg	When was the debt incurred? 2010		
	Number Street			
		As of the date you file, the claim is: Check all	that apply.	
		Contingent		
	Bloomington IL 61710	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and o	ther similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Debt Owed		
	∐Yes Synchrony Bank			\$_1,117.00
4.35		Last 4 digits of account number		\$ 1,117.00
	Creditor's Name 950 Forrer Blvd.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all	tnat apply.	
	Kettering OH 45420	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreem	ent or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and o	ther similar debts	
	Is the claim subject to offest?	_		
	■ No □	Other. Specify Credit Card or Credit Use)	
_	L∐Yes Î T-Mobile			\$ 1,423.00
4.36	Creditor's Name	Last 4 digits of account number		\$ 1,423.00
	PO Box 742596	When was the debt incurred?		
	Number Street			
		A of the data way file the plains in Obselvell	that and b	
		As of the date you file, the claim is: Check all	that apply.	
	Cincinnati OH 45274-2596	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreem	ent or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and o	ther similar debts	
	Is the claim subject to offest?			
	No Voc	Other. SpecifyUtility Bills/Cellular Service	<u>ce</u>	
	Yes			

Page 33 of 71 Case Number (if known) **Document** Antonio Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - Co	entinuation Page		
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so fo	orth.	Total Claim
4.37	Unisa INC	Last 4 digits of account number404	1	\$ 5,967.00
	Creditor's Name		5.0047	
	7400 E Arapahoe Rd Ste 1	When was the debt incurred?	5-2017	
	Number Street			
		As of the date you file, the claim is: Check	all that apply.	
		Contingent		
	Centennial CO 80112	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Towns of NONERPORTY		
	= '	Type of NONPRIORITY unsecured claim: Student loans.		Interest keeps running on most
	Debtor 1 and Debtor 2 only	=	oment or diverse	non-dischargeable debts including student loans,
	At least one of the debtors and another	Obligations arising out of a separation agre	ement of divorce	and other educational debts. You may owe more
	Check if this claim relates to a community debt	that you did not report as priority claims	d ather aimiler debte	after the case is over than you did before filing.
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, an	u other similar debts	
	No	Other. Specify		
	Yes	Other. Specify		
4.38	LIC Collular	Last 4 digits of account number		\$ 250.00
7.50	Creditor's Name			·
	PO Box 7835	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check	all that annly	
		Contingent	an triat apply.	
	Madison WI 53707-7835	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agre	ement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, an	d other similar debts	
	No	Litility Bills /Callyder Co	n ioo	
	Yes	Other. SpecifyUtility Bills/Cellular Se	rvice	
4.00		Last 4 digits of account number		\$ 442.00
4.39	Creditor's Name	Last 4 digits of account number		Ψσ
	404 Brock Drive	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check	all that apply	
		Contingent	αιι τιατ αρριγ.	
	Bloomington IL 61701			
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agre	ement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, an	d other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Utility Bills/Cellular Se	rvice	
	Yes			

Document

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Case Number (if known)

Debtor 1 Antonio

Middle Name

List Others to Be Notified for a Debt That You Already Listed

example, if a collection agency is trying to collect from you for a debt y 2, then list the collection agency here. Similarly, if you have more than	e this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For Imple, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or hen list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the litional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.		
Westlake Financial Services, Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name 4751 Wilshire Blvd Ste 100	Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Los Angeles CA 90010 City State Zip Code	Last 4 digits of account number _	8601	
Portfolio Recovery Assoc., Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name PO Box 41067	Line 17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Norfolk VA 23541	Last 4 digits of account number _	<u> </u>	
City State Zip Code			
Clerk, First Mun Div, 08 M1 108803	On which entry in Part 1 or Part 2	list the original creditor?	
Name 50 W. Washington St., Rm. 1001	Line 19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago IL 60602	Last 4 digits of account number	8803	
City State Zip Code			
Clerk, First Mun Div, 12 M1 01927	On which entry in Part 1 or Part 2	list the original creditor?	
Name 50 W. Washington St., Rm. 1001	Line 34 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago IL 60602 City State Zip Code	Last 4 digits of account number _		
Portfolio Recovery Assoc., Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name 120 Corporate Blvd., Ste. 100	Line ³⁵ of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street	Line or (oreas one).	Part 2: Creditors with Nonpriority Unsecured Claims	
Norfolk VA 23502	Last 4 digits of account number		
City State Zip Code			
American Infosource, Bankruptcy Dept.	On which entry in Part 1 or Part 2	list the original creditor?	
Name PO Box 248872	Line 36 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Oklahoma City OK 73124	Last 4 digits of account number _		
City State Zip Code			

Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main Case 18-27401 Page 35 of 71 (If known) Document Antonio Debtor 1 Last Name American Infosource, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 248872 Line 39 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Oklahoma City OK 73124 Last 4 digits of account number ____ ___ City State Zip Code

Case 18-27401 Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main Page 36 of 71 Case Number (if known) **Document**

Schedule E/F: Creditors Who Have Unsecured Claims

Antonio Debtor 1

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.		
			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.0
	6b. Taxes and Certain other debts you owe the government	6b.	\$5,035.0
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0
	6e. Total. Add lines 6a through 6d.	6e.	\$5,035.0
			Total claim
Total claims	6f. Student loans	6f.	\$5,967.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$132,177.00
	6j. Total. Add lines 6f through 6i.	6j.	\$138,144.0

		Caso 19	27401 Doc 1	Eilad 110/29/19	Entor	ed 09/28/18	15:13:35	Desc Main	
Fi	ll in this in	formation to ident				7 of 71		2 000	
D	ebtor 1	Antonio		Mendoza					
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	•				
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of						
	ase Number f known)			(State)				Check if this in amended filing	
Off	icial F	orm 106G							
Scł	nedule	G: Executo	ory Contracts and	Unexpired Lea	ses				12/15
nforr	nation. If n	nore space is need	oossible. If two married peopl ded, copy the additional page	e, fill it out, number the e	h are equal ntries, and	ly responsible for su attach it to this page	pplying correct On the top of a	iny	
		_	e and case number (if known) contracts or unexpired leases						
i. L	_	-	ubmit this form to the court wit		ou have no	thing else to report on	this form		
	_		nation below even if the contra						
			or company with whom you h						
	xample, re nexpired le		cell phone). See the instructio	ns for this form in the inst	ruction bool	klet for more example	s of executory co	ontracts and	
	Person or	company with wh	om you have the contract or	lease		State what the	contract or lease	e is for	
2.1									
	Name				-				
	Number	Street			_				
	City		State Zip	o Code	_				
2.2									
	Name				-				
	Number	Street			-				
	Number	Ollock							
	City		State Zip) Code					
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip) Code	_				
2.4					_				
	Name				_				
	Number	Street							
	City		State Ziņ	o Code	_				
2.5									
	Name				-				
	Number	Street			_				
		3							

State Zip Code

City

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Fill in this information to identify your case:				
Debtor 1	Antonio		Mendoza	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number	г		— (State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)				
No.								
	Yes							
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)			
	No. Go to line 3.							
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?				
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.			
	Name of your spo	use, former spouse or legal equivalent						
	Number St	reet						
	City		State	Zip Code				
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person			
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et			Schedule G, line			
	City	S	tate Z	Zip Code				
3.2				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et		_	Schedule G, line			
	City	S	tate Z	Zip Code	_			
3.3				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et			Schedule G, line			
	City	S	tate Z	Zip Code				

Official Form 106H Record # 791371 Schedule H: Your Codebtors Page 1 of 1

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Debtor 1	Antonio		Mendoza	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Office Otates	Dankiupicy Court ion	the : NORTHERN DISTRICT C	OF ILLINOIS	
			OF ILLINOIS	Chack if this is:
		uie. <u>NORTHERN DISTRICT C</u>	FILLINOIS	Check if this is:
Case Numbe			OF ILLINOIS	An amended filing
Case Numbe			DE ILLINOIS	

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Supervisor		Shift Lead	
	Occupation may Include student or homemaker, if it applies.	Employers name	ODM Tool & Mfg (Co. Inc.	Nando's Restaurant Group	
		Employers address	9550 Joliet Rd.		919 7th St, NW, 2nd Floor	
			McCook, IL 60525		Washington, DC 20001	
		How long employed there?	Since 7/1/2017		Since 5/1/2015	
Pa	ort 2: Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salar deductions). If not paid monthly, or	•	\$5,200.00	\$3,725.17		
3.	Estimate and list monthly overti		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$5,200.00	\$3,725.17	

Official Form 106I Record # 791371 Schedule I: Your Income Page 1 of 2 Case 18-27401 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main Doc 1 Document Mendoza Page 40 of 71

Antonio Debtor 1

First Name Middle Name Last Name Case Number (if known)

				For Debtor 1	For Debtor 2 or non-filing spouse			
	Copy	y line 4 here	4.	\$5,200.00	\$3,725.17			
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a. —	\$1,175.42	\$469.60)		
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00)		
	5c. V	oluntary contributions for retirement plans	5c	\$0.00	\$223.49	9		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00)		
	5e. lı	nsurance	5e.	\$141.53	\$125.88	3		
	5f. C	Domestic support obligations	5f.	\$0.00	\$0.00	<u>)</u>		
	5g. L	Jnion dues	5g.	\$0.00	\$0.00)		
	5h. C	Other deductions. Specify:	5h.	\$0.00	\$0.00)		
6. A	dd the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,316.94	\$818.98	3		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,883.06	\$2,906.19			
8. L	ist all	other income regularly received:	_			_		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total	0-	ФО ОО	ФО ОО			
	O.I.	monthly net income.	8a. —	\$0.00	\$0.00	_		
	8b.	Interest and dividends	8b. —	\$0.00	\$0.00	-		
	8c.	Family support payments that you, a non-filing spouse, or a	8c	\$ 0.00	\$ 0.00			
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
	04	settlement, and property settlement.	0.1					
	8d. 8e.	Unemployment compensation Social Security	8d. 	\$0.00	\$0.00	-		
		•	8e. —	\$0.00	\$0.00	-		
	8f.	Other government assistance that you regularly receive	8f. —	\$0.00	\$0.00	_		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies. Specify:						
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	1		
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	_		
9.		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.			-		
J.	Auu	an other moonie. Add lines out 1 ob 1 oc 1 od 1 oc 1 of 1 og 1 on.	9	\$0.00	\$0.00]		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,883.06 +	\$2,906.19	= \$6,789.25		
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	+	+=,000.10	J (
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. \$0.0							
12.	Δич	the amount in the last column of line 10 to the amount in line 11. The re	sult is the com	hined monthly income		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
12.		e that amount on the Summary of Schedules and Statistical Summary of C		•	t applies	12. \$6,789.25		
13.	Do y	ou expect an increase or decrease within the year after you file this form	n?					
	\ \ \ \ \ \	No. Yes. Explain:						

Fill in this in	formation to identify your	case:				
Debtor 1	Antonio		Mendoza	Check if this is:		
Dahtar 0	First Name	Middle Name	Last Name	An amende	•	an alikina ah antan 40
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		of the following d	-petition chapter 13 late:
United States	Bankruptcy Court for the :N	NORTHERN DISTRICT C	OF ILLINOIS			
Case Number (If known)	Γ		_	MM / DD /	YYYY	
Official F	orm 106J				e filing for Debtor a separate house	2 because Debtor 2 hold.
	e J: Your Expe	enses			·	12/15
more space is question.	needed, attach another sh			re equally responsible for supply ges, write your name and case nur	_	
	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a sep No. Yes. Debtor 2 must fil		le J.			
_	have dependents?	No X Yes Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2		100.1 111 001	this information for dent	Son	 19	No
Do not si	tate the dependents'					Yes
names.				Son	15	No X Yes
						Yes
				Daughter	14	X
				Daughter	12	No X Yes
						x No
expense	expenses include s of people other than and your dependents?	X No Yes				
	Estimate Your Ongoing Mont					
expenses as o	of a date after the bankrupt date.	tcy is filed. If this is a	supplemental <i>Schedule J</i> ,	as a supplement in a Chapter 13 check the box at the top of the for		
	ses paid for with non-cash ance and have included it	=	nce if you know the value Income (Official Form 1061.))	Y	our expenses
4. The rent	tal or home ownership exp	penses for your resid	ence. Include first mortgage	payments and		
	for the ground or lot.				4.	\$1,240.00
	cluded in line 4:				4a.	\$0.00
	operty, homeowner's, or rer	nter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair, ar				4c.	\$50.00
	omeowner's association or c				4d.	\$0.00

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Document Page 42 of 71 Antonio Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

6.	Additional Mortgage payments for your residence, such as home equity loans		Your expens	ies
6.	Additional Mortgage payments for your residence, such as home equity loans			
		5.		\$0.00
	Jtilities:			
	Sa. Electricity, heat, natural gas	6a.		\$275.00
	b. Water, sewer, garbage collection	6b.		\$250.00
	Sc. Telephone, cell phone, internet, satellite, and cable service	6c.		\$490.00
	d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$1,000.00
8.	Childcare and children's education costs	8.		\$60.00
9.	Clothing, laundry, and dry cleaning	9.		\$240.00
10.	Personal care products and services	10.		\$130.00
11.	Medical and dental expenses	11.		\$200.00
12.	Fransportation. Include gas, maintenance, bus or train fare.	12.		\$367.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$25.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	nsurance.			
	Oo not include insurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insurance	15a.		\$0.00
	5b. Health insurance	15b.		\$0.00
	5c. Vehicle insurance	15c.		\$140.00
	5d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	nstallment or lease payments:			
	7a. Car payments for Vehicle 1	17a.		\$0.00
	7b. Car payments for Vehicle 2	17b.		\$0.00
	7c. Other. Specify:	17c.		\$0.00
	7d. Other. Specify:	17d.		\$0.00
18.	our payments of alimony, maintenance, and support that you did not report as deducted			
	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 791371 Schedule J: Your Expenses Case 18-27401 Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main Document Page 43 of 71

Antonio Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$4,472.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$6,789.25 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,472.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$2,317.25 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 791371 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Antonio		Mendoza
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		the : <u>NORTHERN</u> District of	(State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea	nd the summary and schedules filed with this declaration and that they are true and
★ /s/ Antonio Mendoza	*
Signature of Debtor 1	Signature of Debtor 2
Date	DateMM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Antonio		Mendoza				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
(State)							
(If known)							

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	ber (if known). Answer every question.			
F	ar: 1: Give Details About Your Marital Status and Where	You Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
02	During the last 3 years, have you lived anywhere other the	nan where you live now	e?	
	No. Yes. List all of the places you lived in the last 3 years. I	Do not include where yo	ou live now.	
		,		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
03	Within the last 8 years, did you ever live with a spouse or		community property state or territory? (Community	nveu there
	property states and territories include Arizona, California and Wisconsin.)	a, Idaho, Louisiana, Ne	vada, New Mexico, Puerto Rico, Texas, Washington,	
	■ No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).		
F	Explain the Sources of Your Income			

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Debtor 1 **Antonio** Mendoza Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$48,600 Approx. \$32,500 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$43,292 \$23,418 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$20,348 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Antonio Mendoza Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4:

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Antonio Mendoza Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Collection Lvnv Funding Llc VS Antonio Mendoza Circuit Court of Cook County, Illinois - 1st On appeal CASE NUMBER#08M1108803 Municipal Division Concluded Pending Circuit Court of Cook County, Illinois -Wells Fargo Bk Na VS Antonio Mendoza Forclosure On appeal CASE NUMBER#18CH11075 Chancery Division ☐ Concluded 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property 2008 Jeep Liberty \$10,000 Honor Finance September 1. 2018 (See Schedule E/F) Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. **List Certain Losses**

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Debto	or 1	Antonio		Mendoza	Case Number (if kr.	own)					
		First Name	Middle Name	Last Name							
15		hin 1 year before you filed f	or bankruptcy or sinc	e you filed for bankruptcy, did y	you lose anything because of t	heft, fire, other dis	aster, or				
		No.									
	_	Yes. Fill in the details for each	ch gift.								
P	art 7	List Certain Payments of	or Transfers								
16	Wit	thin 1 year before you filed	for bankruptcy, did yo	ou or anyone else acting on you	r behalf pay or transfer any pro	operty to anyone y	ou				
	cor	nsulted about seeking bank	ruptcy or preparing a	bankruptcy petition?							
	_		ptcy petition preparer	s, or credit counseling agencies	s for services required in your	вапкгиртсу.					
	=	No.									
		Yes. Fill in the details									
		Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment				
		Geraci Law L.L.C.		Attorney Fees		From	Payment/Value:				
		55 E. Monroe Street #340	0			08/21/2018 - 09/18/2018	\$4,000.00: \$190.00 paid prior to filing,				
		Chicago,IL 60603					balance to be paid				
							through the plan.				
		Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment				
		Hananwill Credit Counselin	ng	Credit Counseling Services		2018	\$25.00				
		115 N. Cross St.									
		Robinson, IL 62454									
17	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.										
		No.									
	_	Yes. Fill in the details.									
18	tran	nsferred in the ordinary cou	rse of your business	ou sell, trade, or otherwise tran or financial affairs? is security (such as the grantin							
	Do	not include gifts and transf	ers that you have alre	ady listed on this statement.							
		No.									
		Yes. Fill in the details for each	ch gift.								
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)										
		No.									
	_	Yes. Fill in the details for each	ch gift.								
P	art 8	List Certain Financial A	ccounts, Instruments, S	Safe Deposit Boxes, and Storage	Units						

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Antonio Mendoza Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Value Describe the property **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Environmental law, if you know it Governmental unit Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case

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Page 51 of 71 Document Mendoza Antonio Case Number (if known) _

Last Name

Pa	Give Details About Your Business or Conne	ections to Any Business					
27	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?						
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	A partner in a partnership						
	An officer, director, or managing executive of a corporation						
	An owner of at least 5% of the voting or e	equity securities of a corporation					
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the o	details below for each business.					
28	Within 2 years before you filed for bankruptcy, dinstitutions, creditors, or other parties. No.	lid you give a financial statement to anyone about your business? Include all financial					
	Yes. Fill in the details.						
	_	issued					
Par	:12: Sign Below						
a ir	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	✗ /s/ Antonio Mendoza	x					
`	Signature of Debtor 1	Signature of Debtor 2					
	Date 09/18/2018 MM / DD / YYYY	Date					
	MM / DD / YYYY	DateMM / DD / YYYY					
	d you attach additional pages to <i>Your Statemen</i> ■ No ■ Yes	nt of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
D	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
	■ No						
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

First Name

Middle Name

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re					
An	tonio Mend	loza / Debtor	Case No:			
					Chapter:	Chapter 13
		DISCLO	SURF OF COMP	FNSATION OF	ATTORNEY FOR DEI	RTOR
	npensation p	o 11 U.S.C. § 329(a) and Fed. paid to me within one year before rendered on behalf of the de	Bankr. P. 2016(b), ore the filing of the	I certify that I am petition in bankru	the attorney for the above	re named debtor(s) and that d to me, for services
	For legal	services, I have agreed to acce	pt	\$4,000.00		
	Prior to th	e filing of this statement I hav	e received	\$190.00		
	Balance I	Oue	- -	\$3,810.00		
2.	The source	e of the compensation paid to r	me was:			
	Deb	tor(s) Other: (spe	ecify)			
3.	The source	e of compensation to be paid to	o me is:			
	De	btor(s) Other: (spe	ecify)			
4.		e not agreed to share the above law firm.		sation with any ot	her person unless they ar	re members and associates
		e agreed to share the above-dis / law firm. A copy of the agre- ned.				
5.	In return for case, inclu	or the above-disclosed fee, I had ding:	ave agreed to render	legal service for	all aspects of the bankru	ptcy
		vsis of the debtor's financial si	tuation, and renderi	ng advice to the c	lebtor in determining wh	ether to file a petition in
		ruptcy;	1 11			. ,
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c. Repre	esentation of the debtor at the r	neeting of creditors	and confirmation	n hearing, and any adjour	ned hearings thereof;
6.	By agreen	nent with the debtor(s), the abo	ve-disclosed fee do	es not include the	following service:	
		I certify that the foregoin payment to me for representa	ng is a complete sta	, ,	•	or
		Date: 09/28/2018	/s/	David Derrick L	ugardo	
		Date		gnature of Attorne		
			G	eraci Law L.L.C.		

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Name of law firm

Case 18-27401

Doc 1

Date: 8/21/2018

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National Headquarers 1930 Monroe Sage #3400 Inicago, IL 60603

1-866-925-1313 www.infotapes.com

Consultation Attorney: FCH

Record #: 791-371



Attorney Retainer Agreement Chapter 13 The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any "Court Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that conflict with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$4,000.90 or the fee stated in the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than 1 attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci Law Website. x FEES: In addition to Attorney fees you agree to pay any court costs, educational course costs, \$25 for postage; \$15 for copies; PACER charges up to \$5.00 where a motion to extend or impose stay is necessary and prior case was not with us; actual costs of certified mail. Any amount not paid by me prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my attorneys may apply to the court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-\$150/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or appeals. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or breach this contract I agree to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Client Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to be paid in the plan, start getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fees are paid, then the vehicle gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I fail to complete the plan, I may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan. Linjury or other claims or property! now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustee and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: My estimated payment is \$ 109 (per month for 43 months based on the information I have provided, including income, expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will turn over refunds, addititional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan payment may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CASE Plan payment includes all debts I list, unless plan states otherwise: I may be paying some creditors directly. My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the property is in my name; other xHim Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly W. Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you in state court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends. Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. No Discharge If I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in DSO or mortgage payments, or if lyfail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet. Antonio Mendoza (Debtor) (Joint Debtor) Dated 07 - 21.17 Attorney for the Debtor

Representing Geraci Law L.L.C.

rev 171129

Case 18-27401

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GERACI LAW L.L.C. Bankruptcy and Injury Attorneys Case Number:

FEE PRIORITY CHAPTER 13 DISCLOSURE: This disclosure explains the payment structure in your Chapter 13 and its effects. It is a supplement to your signed Court Approved Retention Agreement, and does not change any of its terms.

ATTORNEY FEES PAID THROUGH CHAPTER 13: Before filing your Chapter 13, you paid \$ 190.00 toward our attorneys' fees for the bankruptcy. We agreed with you that the remaining balance on attorneys' fees of \$ 3.810.00 , plus any costs advanced or billed, will be paid to us over time through your Trustee payments if the Court approves our Application, Pre-confirmation payments to Geraci Law LLC are held by the Trustee and disbursed to Geraci Law LLC upon confirmation or dismissal (whichever is earlier).

ORDER OF PAYMENTS: Unless treated otherwise in your Plan, creditor's claims will be paid by the Trustee pro rata in the following order: (1) post-filing mortgage payments (if being paid in the Chapter 13); (2) monthly payments on non-mortgage secured claims (such as secured car loans); (3) costs of administration (such as our remaining attorneys' fees balance above); (4) mortgage arrears; (5) priority unsecured claims other than costs of administration; (6) special class of unsecured claims; and (7) other unsecured claims. Your Chapter 13 does NOT propose to alter this order of payments.

RATE OF PAYMENT IN YOUR PLAN: Your Chapter 13 plan proposes to pay \$ 2.315.00 per month for at least 60 months. This amount may change depending on various factors such objections or claims filed. The Trustee will deduct an estimated 4-9% fee on each payment you make. Under the above priority order and subject to court approval or subsequent amendments, the Trustee will pay, pursuant to confirmed plan terms, the following estimated amounts out of your monthly payment:

The Trustee will first deduct \$ 138.90 /month in fees, then the Trustee will pay creditors and attorney fees as follows:

- 1. Before Confirmation: \$2,176.10/month to Geraci Law L.L.C.
- 2. After Confirmation: \$71.53/month to City of Chicago Dept of Water for the 6955 W. 63rd St. Chicago IL 60638 Primary Residence, then \$2,104.57/month to Geraci Law L.L.C.
- 3. After our fees are paid off and City of Chicago Dept of Water receives their set payment, the Trustee pays any remaining funds to pre-filing mortgage arrears owed to Wells Fargo Home Mortgage, US Dept of HUD.
- 4. After these mortgage arrears are paid off, the Trustee pays priority unsecured claims from funds available.
- 5. After priority unsecured claims are paid off, the Trustee pays other allowed unsecured claims pro rata from funds available until plan payments are complete.

NOTE: City of Chicago Dept of Water will be paid an estimated total of \$4,291.89 including 6.00% interest; through your Chapter 13

EFFECT ON YOUR CREDITORS DUE TO PRIORITY OF PAYMENTS: Our attorneys' fees get paid before certain creditors as outlined above. Secured creditors (other than ongoing mortgages) may not receive their contractual payments because the plan changes the interest and payment amount. If you receive a discharge, the difference will be eliminated (unless there is a liable cosigner). If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, the balances owed to creditors could be larger (due to interest) or not as low as they would've been had you paid the creditors directly instead of paying the Trustee.

EFFECT ON YOU DUE TO PRIORITY OF PAYMENTS: If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, this means that it may be more difficult or impossible to avoid repossession or foreclosure on collateral secured by loans AND may be more difficult or impossible to afford to catch up on unsecured loans (such as parking tickets which could lead to being on the boot list or cause drivers' license suspension). Examples of reasons for dismissal include but are not limited to: failure to make the required Trustee payment, failure to turn over tax refunds if required, etc.

X MUMB ACCEPTED BY SIGNATURE BELOW:		
Antonio Mendoza Date:	9/28/18	Date:
David Lugardo, Attorney for Geraci Law L.L.C.	Date:	

UNITED SPACES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 18-27401 Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main 3. Personally review with the debtor **Qac signerit** co**n pure Got tito**, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- Case 18-27401 Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main 2. Inform the debtor that the debtor mass we product that the debtor mass we product that the debtor mass we produce that the debtor mass we produce the spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- Any portion of the retainer that is the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$ 190.000 toward the flat fee, leaving a balance due of \$ 260.000; and \$ 310000 for expenses, leaving a balance due of \$ 00000
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/18/18

Signed:

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Antonio Mendoza / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/18/2018 /s/ Antonio Mendoza

Antonio Mendoza

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Antonio Mendoza / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/18/2018	/s/ Antonio Mendoza		
	Antonio Mendoza		
Dated: 09/28/2018	/s/ David Derrick Lugardo		
	Attorney: David Derrick Lugardo		

Entered 09/28/18 15:13:35 Desc Main Case 18-27401 Doc 1 Filed 09/28/18 Page 64 of 71 Document Antonio Mendoza Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 25,001-50,000 18. How many creditors do you estimate that you 50-99 5,001-10,000 50,001-100,000 owe? **1**00-199 **1**0,001-25,000 ☐ More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million □\$500,000,001-\$1 billion 19. How much do you estimate your assets to **\$50,001-\$100,000** ■ \$10,000,001-\$50 million \$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion ☐ \$100,000,001-\$500 million ☐ \$500,001-\$1 million ☐More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you estimate your liabilities \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and

For you

correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 2

Executed on MM / DD / YYYY Case 18-27401 Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main Document Page 65 of 71

Fill in this in	formation to iden	tify your case:			
Debtor 1	ebtor 1 Antonio			Mendoza	
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)	r				
(ii knom)					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to h	eln vou fill out hankrunt	cy forme?
No	cip you iii out buillian	. .,
Yes. Name of Person	<u> </u>	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a correct.	nd schedules filed with	this declaration and that they are true and
* Man Mendy ** Signature of Debtor 1	Signature of Debtor 2	
Date : 21 /8/2018	Date	
MM / DD / YYYY	MM / DD / Y	γγ

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Case Number (if known)

Mendoza

Last Name

Middle Name

Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes, Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Yes. Name of person

Antonio

Debtor 1

Case 18-27401 Doc 1 Filed 09/28/18 Entered 09/28/18 15:13:35 Desc Main DISCLAIMER Descriptions have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SUBE OUR PETITION IS ACCURATE!!!

Dated: // / / /2018

Antonio Mendoza

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Antonio Mendoza / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: $\int I/X$ /2018

Antonio Mendoza

X Date & Sign

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Part 4: Sign Below

By signifig here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Antonio Mendoza

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Debtor 1	Antonio		Mendoza	Case Number (if known)				
	First Name	Middle Name	Last Name					
Part 4:	Sign Below							
	By signing here, I d	leclare under penalty of perju	ry that the information on this stat	tement and in any attachments is true and correct.				
	Anteria Meday							
	000	Antonio Mendoza						
	Date: Dated:	<u> 1/8/2018</u>						

Form B 201A, Notice to Consumer Debtor(s)

In re Antonio Mendoza / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 1/8 /2018

Antonio Mendóza

X Date & Sign

Dated: 9 28 /2018

Attorney: David Derrick Lugardo